1. (Cancelled)

3. (Cancelled)

4. (Cancelled)

7. (Cancelled)

8. (Cancelled)

9. (Cancelled)

11. (Cancelled)

13. (Cancelled)

14. (Cancelled)

15. (Cancelled)

16. (Cancelled)

19. (Previously Amended) A method for an information owner to download software to an information device over a network, wherein said information device comprises a smart card, and said method comprising the steps of:

a. the information owner delegating, to a third party, download of said software to the information device, wherein said information device is capable of downloading new instruction, update existing instructions, and overwriting existing instructions; ~~and~~

b. the information device computing ~~an~~ a public-key acknowledgment of said download of said software;

c. the information device making said computed acknowledgment available to the information owner; and

d. the validating party verifying the computed acknowledgment.

24. (Cancelled).

25. (Cancelled).

26. (Cancelled).

27. (Previously Amended) The method of Claim 19, wherein said software comprises an applet.

34. (Original) A system for allowing a smart card issuer to securely delegate to a third party the download of an applet to a smart card over a network, said system comprising:

an external device associated with said third party, said external device capable of transferring said applet to said smartcard, wherein said applet is associated with said issuer and said applet is transferred by said third party as delegated by said information owner, said information device capable of downloading new instruction, update existing instructions, and overwriting existing instructions;

said smart card including instructions configured to initiate ~~an~~ a public-key acknowledgment process that produces a digital signature responsive to said transferred applet and a cryptographic key stored on said smart card, and send said digital signature to said issuer for validation by said issuer.

35. (Original) The system of claim 34, wherein said acknowledgment process utilizes a symmetrical DES algorithm based on said cryptographic key.